## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Smith et al. Attorney Docket No.: VISAP076

Application No.: 10/633,020 Examiner: COLAN, Giovanna B.

Filed: July 31, 2003 Group: 2162

Title: SMART CARD PERSONALIZATION

**ASSISTANCE TOOL** 

## CERTIFICATE OF EFS-WEB TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically through EFS-WEB to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on June 27, 2007.

Signed: Ann Lowe Type Signature Here /Ann Lowe/

## REPLY D

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated March 30, 2007, a response to which is due

June 30, 2007, please consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.